

LISTING OF THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (previously presented) A method in a transaction center of enabling a customer and a merchant to complete a purchase utilizing a first electronic network and a second electronic network; comprising the steps of:

(a) registering over the second electronic network a customer's financial information in the transaction center;

(b) in response to the customer ordering over the first electronic network a good or service that the customer desires to purchase from a merchant, and the customer supplying identifying information to the merchant pertaining to the customer, the transaction center receiving from the merchant information pertaining to the purchase;

(c) establishing, over the second electronic network, a contact with the customer in which the customer is identified to the transaction center and the customer is enabled to express intent to complete the purchase; and

(d) electronically debiting an account of the customer and crediting an account of the merchant in order to complete the purchase.

2. (original) A method as in claim 1, further comprising the step in the transaction center of verifying the source of the customer's financial information.

3. (original) A method as in claim 2, wherein the second network is the public telephone system, said identifying information of step (b) includes a telephone number, and the verifying step is carried out using a CallerID system.

4. (previously presented) A method as in claim 3, wherein the financial information registered in the transaction center includes an alternate telephone number and the verifying step is carried out by telephoning the alternate telephone number.

5. (original) A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said identifying information pertaining to the customer in step (b) includes a predetermined invoice lifetime selected by the customer.

6. (original) A method as in claim 5, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

7. (original) A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

8. (original) A method as in claim 3, wherein said step (c) is carried out over the second network and the customer is identified to the processing center using the CallerID system.

9. (original) A method as in claim 3, further comprising the step of confirming to the customer and to the merchant over the first network that the purchase has been completed.

10. (original) A method as in claim 3, wherein said step (c) further comprises the step of the transaction center communicating a plurality of orders that the customer has made and permitting the customer to select from among those orders.

11. (original) A method as in claim 3, wherein said step (d) includes the steps of the transaction center supplying the customer's financial information over the second electronic network, and the merchant completing the purchase by electronically debiting an account of the customer and crediting an account of the merchant.

12. (original) A method as in claim 3, further comprising the step of the transaction center confirming to the customer using said first electronic network that the financial information has been supplied to the merchant.

13. (original) A method as in claim 3, wherein said step (d) includes the step of the transaction center completing the purchase by electronically debiting an account of the customer and crediting an account of the merchant.

14. (original) A method as in claim 3, wherein said step (c) is initiated by the customer.

15. (original) A method as in claim 3, wherein said step (c) is initiated by the transaction center.

Claims 16-32 (canceled).

33. (previously presented) A method of operating an electronic transaction center coupled to a quasi-public network and coupled to the telephone network comprising the steps of: creating a registered customer record using registered personal information supplied by a customer;

receiving from a merchant or other payee over said quasi-public network a purchase set that a customer desires for future purchase or payment transaction;

receiving a telephone call from a caller;

verifying the identity of the caller using the CallerID system of the telephone network;

authenticating the telephone caller as a registered customer of said transaction center;

retrieving personal information associated with said registered customer;

retrieving at least one said purchase set associated with the authenticated registered customer;

presenting at least one said purchase set to said registered customer;

enabling said registered customer to approve at least one purchase item from a presented purchase set;

electronically communicating at least a subset of the registered personal information associated with said registered customer to said merchant or payee;

electronically communicating information about a completed transaction to said registered customer;

whereby a registered customer of the transaction center can shop with convenience and security from multiple merchants or make payments to multiple payees and make a single telephone call to complete all purchases and payments and receive a record of the authorized purchases and payments.

Claims 34-54 (canceled).